



General Assembly

February Session, 2004

***Raised Bill No. 106***

LCO No. 1022

\*01022\_\_\_\_\_INS\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

***AN ACT CONCERNING THE AVAILABILITY OF HEALTH PLANS WITH FLEXIBLE DESIGNS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 Section 1. (NEW) (*Effective October 1, 2004*) Any licensed health  
2 insurer or health care center may design and issue health insurance  
3 policies or plans that offer flexible benefits designed to reduce health  
4 insurance premiums or fees provided such policies or plans meet the  
5 requirements of title 38a of the general statutes. Such policies and  
6 plans may include, but need not be limited to, policies and plans that:  
7 (1) Offer choices among provider networks of different size; (2) offer  
8 different deductibles depending on the health care facility used; (3) use  
9 both deductibles and coinsurance; or (4) offer prescription drug  
10 benefits that use any combination of deductibles, coinsurance and  
11 copayments, including, but not limited to, policies and plans that use  
12 different combinations at different benefit levels.

This act shall take effect as follows:	
Section 1	October 1, 2004

***Statement of Purpose:***

To allow health insurers and health care centers to offer policies with flexible benefit designs.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*